

## Regular Saving Trust Plan – JadePRO

### Additional Terms and Conditions

These additional terms and conditions are supplemental to, and should be read in conjunction with, the terms and conditions of JadePRO (the "JadePRO Terms and Conditions") available on Metis SG's website. Unless otherwise defined, terms defined in the JadePRO Terms and Conditions shall have the same meaning in these additional terms and conditions.

1. All applications for the Trust Plan submitted and received by Metis SG from 1st Dec 2024 will be eligible for the promotion under Clause 3 of these additional terms and conditions (the "Promotion") provided that:
  - (a) Metis SG approves the application; and
  - (b) the Trust Plan is issued,

before the expiration of the promotion.

2. Metis SG reserves the right to amend or withdraw the terms of this Promotion at any time without prior notice to you. For the avoidance of doubt, any application for the Trust plan submitted to Metis SG after the Promotion has been withdrawn will not be eligible for the Promotion.

3. For the entire duration of the Promotion, Table 5.1 (Extra Allocation in Percentage Terms) set out under Clause 5.1(b) of the JadePRO Terms and Conditions will be replaced with the following promotional rates:

Table 5.1: Extra Allocation in Percentage Terms

Trust Plan Benefits	Details				
	CPT (Years)	Average Monthly Contribution (USD)			
		300 - 599	600 - 999	1,000 – 1,499	1,500 or above
Extra Allocation Rate in ICP (Promotional Rate)	5 to 9	-	-	0.5% x CPT	0.6% x CPT
	10 to 18	0.8% x CPT	0.9% x CPT	1.0% x CPT	1.2% x CPT
	19 to 25	1.5% x CPT	1.7% x CPT	1.9% x CPT	2.1% x CPT
	26 to 30	2.1% x CPT	2.3% x CPT	2.5% x CPT	2.7% x CPT

4. Metis SG's decision on all matters relating to this Promotion (including the calculation and issuance of the Extra Allocation) shall be final, conclusive and binding. No appeal will be entertained.
5. Under no circumstances shall Metis SG be liable to any customer or party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.

## Additional Terms and Conditions – Assignment of Insurance Policy

These additional terms and conditions are supplemental to, and should be read in conjunction with, the terms and conditions of SapphirePRO, CitrinePRO and JadePRO (whichever is applicable) (the "**Terms and Conditions**") available on Metis SG's website.

These additional terms and conditions only apply if you have assigned your Insurance Policy to us.

### 1. DEFINITIONS AND INTERPRETATIONS

Unless otherwise defined, terms defined in the Terms and Conditions shall have the same meaning in these additional terms and conditions.

"**Insurance Policy**" means any policy of assurance on the life or lives of any individual, and includes policies where a party other than the settlor is the policyowner.

"**You/Your**" means the settlor(s) of the designated Trust Plan of which the Insurance Policy is assigned into.

### 2. EFFECT OF ASSIGNMENT OF INSURANCE POLICY

Once the insurer has effected the assignment, Metis SG (in its capacity as trustee of your Trust Plan) will become the legal owner of the assigned Insurance Policy.

### 3. METIS SG AS LEGAL OWNER OF THE INSURANCE POLICY

As the legal owner of the Insurance Policy, Metis SG will be responsible for submitting any relevant claims under the Insurance Policy. Metis SG's obligation to submit any relevant claim under the Insurance Policy shall at all times be conditional upon us receiving all the necessary information and/or supporting documents as required by the insurer in respect of the claim. Any information and/or documentation provided to us for the purposes of making a claim under the Insurance Policy shall be true and correct in every detail and must not contain any false or fraudulent statements or suppress, conceal or falsely state any material fact whatsoever. Metis SG will not be liable to you whatsoever in the event that the claim has been rejected by the insurer.

### 4. PREMIUM PAYMENTS ON THE INSURANCE POLICY

- 4.1 Notwithstanding the assignment of the Insurance Policy to Metis SG, it shall remain your sole responsibility to ensure that any premiums, or any charges, on the Insurance Policy is paid in a timely manner. Under no circumstances will Metis SG be under any obligation to pay any premium, or any charges, on the Insurance Policy.
- 4.2 Metis SG will notify you, as soon as possible and in any event no later than 5 business days, after receiving any premium payment notice from the insurer of the Insurance Policy regarding Metis SG's receipt of such notice. A copy of the premium payment notice will be forwarded to you via email.
- 4.3 Upon being notified of the premium payment notice, you shall arrange for the premium to be paid in accordance with the instructions specified in the premium payment notice.
- 4.4 In the event that the premiums of the Insurance Policy are not paid by you in a timely manner, the Insurance Policy may lapse or be terminated. Metis SG shall not be liable for losses, costs and expenses of any kind which may be incurred as a result of the lapsing and/or termination of the Insurance Policy unless due to the fraud, gross negligence or willful misconduct of Metis SG or any other person appointed or employed by it.

### 5. PAYOUTS ON THE INSURANCE POLICY

- 5.1 All monies, including but not limited to the cash proceeds on surrender of the Insurance Policy, maturity or death benefits, interests, dividends, loans, bonuses, profits and other benefits already accrued, or which may accrue in the future, and which may become payable under the Insurance Policy will be paid directly to Metis SG for the designated Trust Plan as and when they become payable under the Insurance Policy.
- 5.2 Any monies paid directly to Metis SG for the designated Trust Plan under the terms and conditions of the Insurance Policy will either be allocated to purchase Units in accordance with our latest record of your

Asset Choice selection or be distributed to your beneficiaries in accordance with the Terms and Conditions of the designated Trust Plan.

5.3 Metis SG reserves the right to convert the payout into any foreign currency for investments and any fees or charges imposed for such conversion will be deducted from the payout.

5.4 Any fees or charges imposed by the insurer in relation to the payout of the Insurance Policy to Metis SG will be borne in its entirety by you.

## **6. FEES AND CHARGES**

6.1 An administration charge will be imposed each time Metis SG is required to submit a claim under the Insurance Policy. The current administration charge is 1 percent of the claim amount, subject to a minimum of SGD300 and up to a maximum of SGD5,000.

6.2 A servicing fee of SGD100 (exclusive of any goods and services tax) will be charged for each policy servicing request performed by Metis SG. Such policy servicing requests include, without limitation, any request to reinstate the Insurance Policy and make payment of any loan with respect to the Insurance Policy.

6.3 You may request Metis SG to subsequently assign the Insurance Policy to a Beneficiary under the Trust Plan. Such assignment will be regarded as a distribution of trust assets and will be subject to the terms and conditions of the Trust Plan and Metis SG's internal policies and procedures with respect to distributions of trust assets. In the case of a successful assignment, an assignment fee of SGD500 (exclusive of any goods and services tax) will be separately charged and any fees and charges imposed by the insurer will also be borne in its entirety by you.

6.4 Metis SG reserves the right to vary the charges contemplated under Clauses 6.1 to 6.3 by giving you not less than three months' prior notice in writing, or such other period of notice in compliance with the relevant regulatory requirements.

6.5 For the avoidance of doubt, any fees and charges referred to in this Clause 6 is in respect of each Insurance Policy and each claim made thereunder.

## **7. INDEMNITY**

7.1 You shall indemnify Metis and any person appointed or employed by it against all claims, liabilities, damages, losses, costs and expenses of any kind which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with the assignment of the Insurance Policy to the Trust Plan and the administration and management of the Insurance Policy thereafter, unless due to the fraud, gross negligence or willful default of Metis SG or any other person appointed or employed by it, and this indemnity shall continue notwithstanding the termination of the Deed.

**注意：本条款及细则之中文翻译仅供参考。若中文版与英文版间有任何歧异，则以英文版为准。**

## 定期定额储蓄信托计划– JadePRO

### 附加条款及细则

附加条款及细则是对 JadePRO 条款及细则 (“JadePRO 条款及细则”) 的补充，并应与 Metis SG 官网提供的 JadePRO 条款及细则一并阅读。除非另有定义，本附加条款及细则中的术语应具有与 JadePRO 条款及细则中相同的含义。

- 自 2024 年 12 月 1 日起提交并由 Metis SG 接收的所有信托计划 (Trust Plan) 申请，如符合以下条件，则有资格享受本附加条款及细则第 3 条所述的促销活动 (以下简称“促销活动”)：
  - 该申请获得 Metis SG 的批准；且
  - 信托计划已成功签发，且上述事项均须在促销活动截止日期前完成。
- Metis SG 保留随时修改或撤销本促销活动条款的权利，且无需事先通知您。为避免疑义，在本促销活动被撤销后提交至 Metis SG 的任何信托计划 (Trust Plan) 申请均不再符合促销活动的资格。
- 在整个促销活动期间，JadePRO 条款及细则第 5.1(b) 条中列明的表 5.1 (额外奖赏分配比例) 将被以下促销费率取代：

**表 5.1: 额外奖赏百分比**

信托计划利益	细节				
	CPT (Years)	平均每月供款 (USD)			
		300 - 599	600 - 999	1,000 - 1,499	1,500 or above
额外奖赏百分比(促销百分比)	5 to 9	-	-	0.5% x CPT	0.6% x CPT
	10 to 18	0.8% x CPT	0.9% x CPT	1.0% x CPT	1.2% x CPT
	19 to 25	1.5% x CPT	1.7% x CPT	1.9% x CPT	2.1% x CPT
	26 to 30	2.1% x CPT	2.3% x CPT	2.5% x CPT	2.7% x CPT

- Metis SG 对所有与本促销活动相关事项 (包括额外奖赏分配的计算及发放) 所作出的决定均为最终决定，具有最终性，确定性和约束力，不接受任何形式的申诉。
- 在任何情况下，Metis SG 均不对任何客户或其他方因本促销活动而产生，与之相关或由其引起的任何责任，损失，损害，索赔，成本或费用 (包括任何特殊或间接损失或损害) 承担任何合同责任，侵权责任 (包括过失责任) 或其他法律责任。

**注意：本条款及细则之中文翻译谨供参考。若中文版与英文版间有任何歧异，则以英文版为准。**

## 附加条款及细则 - 保险单转让

附加条款和条件是对 SapphirePRO, CitrinePRO 和 JadePRO (以适用者为准) 条款及细则 (以下简称“条款及细则”) 的补充, 并应与 Metis SG 网站上提供的条款及细则一并阅读。

附加条款及细则仅适用于您已将保单转让给我们的情况。

### 1. 定义及释义

除非另有定义, 本附加条款及细则中的术语应具有与条款及细则中相同的含义。

“**保险单**”指任何针对个人生命的保险单, 包括由委托人以外的其他方作为保单持有人的保险单。

“**您/您的**”是指定信托计划的委托人, 该信托计划已将保险单转让至其中。

### 2. 保险单转让的效力

一旦保险公司完成保险单的转让, Metis SG (作为您信托计划的受托人) 将成为该转让保险单的合法所有人。

### 3. Metis SG 作为保险单的合法所有人

作为保险单的合法所有人, Metis SG 将负责根据保险单提交相关理赔。Metis SG 提交任何相关理赔的义务, 始终以我们收到保险公司要求的所有必要信息和/或支持文件为前提。为提出保险单理赔而提供给我们的任何信息和/或文件必须在每一细节上真实准确, 不得包含任何虚假或欺诈性陈述, 也不得隐瞒、掩盖或虚假陈述任何重要事实。如果理赔被保险公司拒绝, Metis SG 对您不承担任何责任。

### 4. 保险单的保费支付

- 4.1 尽管保险单已转让给Metis SG, 但仍然由您单独负责确保按时支付保险单上的任何保费或费用。在任何情况下, Metis SG 不承担支付保险单上的任何保费或费用的义务。
- 4.2 在收到保险公司关于保险单的保费支付通知后, Metis SG 将尽快通知您, 且在任何情况下最迟不超过 5 个工作日, 并告知您 Metis SG 已收到该通知。保费支付通知的副本将通过电子邮件转发给您。
- 4.3 在收到保费支付通知后, 您应根据保费支付通知中指定的指示安排支付保费。
- 4.4 如果您未能按时支付保险单的保费, 保险单可能会失效或被终止。除非因 Metis SG 或其委任或雇用的其他人员的欺诈、重大过失或故意不当行为, 否则 Metis SG 对因保险单失效和/或终止而可能产生的任何损失、成本和费用不承担任何责任。

### 5. 保险单的赔付

- 5.1 所有款项, 包括但不限于保险单的退保现金价值、到期或死亡利益、利息、红利、贷款、奖金、利润及其他已累积或将来可能累积的利益, 并且可能根据保险单支付的款项, 将在其根据保险单到期时直接支付给 Metis SG, 用于指定的信托计划。
- 5.2 根据保险单的条款及细则直接支付给 Metis SG 的任何款项, 将根据我们最新记录的您的资产选择, 分配用于购买单元, 或根据指定信托计划的条款及细则, 分配给您的受益人。
- 5.3 Metis SG 保留将赔付款项转换为任何外币进行投资的权利, 且因该转换而产生的任何费用或费用将从赔付款项中扣除。

5.4 保险公司因将保险单的赔付款项支付给 Metis SG 而收取的任何费用将全部由您承担。

## 6. 费用和收费

6.1 Metis SG 每次根据保险单提交索赔时都将收取管理费。目前的管理费为索赔金额的 1%，最低为 300 新元，最高为 5,000 新元。

6.2 每项由 Metis SG 执行的保单服务请求将收取 100 新元的服务费（不包括任何商品和服务税）。此类保单服务请求包括但不限于任何要求恢复保险单有效性和支付与保险单相关贷款的请求。

6.3 您可以要求 Metis SG 将保险单随后转让给信托计划中的受益人。该转让将视为信托资产的分配，并将遵循信托计划的条款及细则以及 Metis SG 关于信托资产分配的内部政策和程序。在转让成功的情况下，将单独收取 500 新元的转让费（不包括任何商品和服务税），且保险公司收取的任何费用和收费也将由您全额承担。

6.4 Metis SG 保留通过书面形式提前不少于三个月通知您，或根据相关监管要求的通知期限，调整第 6.1 至 6.3 条款中所述费用的权利。

6.5 为避免疑义，本第 6 条所述的任何费用和收费均指针对每一份保险单及其下的每一项理赔。

## 7. 赔偿

7.1 除非因 Metis SG 或其委任或雇用的其他人员的欺诈、重大过失或故意失职，否则您应赔偿 Metis 及其任何委任或雇用的人员，针对因保险单转让至信托计划及其后保险单的管理和操作而可能产生的所有索赔、责任、损害、损失、成本和费用，以及可能由任何一方提起或对任何一方提起的所有诉讼或法律程序。即使契约终止，本赔偿义务仍然有效。